

This is a published notice on the Find a Tender service: <https://www.find-tender.service.gov.uk/Notice/012189-2023>

Contract

Main Programme Insurance

Ashford Borough Council

F03: Contract award notice

Notice identifier: 2023/S 000-012189

Procurement identifier (OCID): ocds-h6vhtk-038a1a

Published 27 April 2023, 4:26pm

Section I: Contracting authority

I.1) Name and addresses

Ashford Borough Council

Civic Centre, Tannery Lane

ASHFORD

TN231PL

Contact

Stephanie Leonard

Email

stephanie.leonard@ashford.gov.uk

Telephone

+44 1233330371

Country

United Kingdom

Region code

UKJ45 - Mid Kent

Justification for not providing organisation identifier

Not on any register

Internet address(es)

Main address

<https://www.ashford.gov.uk/>

I.4) Type of the contracting authority

Regional or local authority

I.5) Main activity

General public services

Section II: Object

II.1) Scope of the procurement

II.1.1) Title

Main Programme Insurance

Reference number

Insurance/22/1

II.1.2) Main CPV code

- 66000000 - Financial and insurance services

II.1.3) Type of contract

Services

II.1.4) Short description

Ashford Borough Council is seeking a Supplier for the main Programme Insurance for insurances coverage and associated services. The Services have been divided into Lots and Suppliers are invited to bid for all or any of the Lots.

II.1.6) Information about lots

This contract is divided into lots: Yes

II.1.7) Total value of the procurement (excluding VAT)

Value excluding VAT: £1,100,000

II.2) Description

II.2.1) Title

Material Damage, Business Interruption, Specified All Risks, Theft, Works in Progress

Lot No

1

II.2.2) Additional CPV code(s)

- 66000000 - Financial and insurance services

II.2.3) Place of performance

NUTS codes

- UKJ4 - Kent

II.2.4) Description of the procurement

Material Damage

Fire, lightning and explosion

Explosion

Aircraft and other aerial devices or articles dropped from them

Riot, civil commotion, strikers, locked-out workers or persons taking part in labour disturbances or malicious persons acting on behalf of or in connection with any political organisation

Riot, civil commotion, strikers, locked out workers or persons taking part in labour disturbances or malicious persons

Earthquake

Subterranean fire

Spontaneous Fermentation or Heating

Storm or Flood

Escape of water from any tank, apparatus or pipe

Impact including Own Vehicles

Sprinkler Leakage

Theft involving breaking into or out of the buildings at the premises by forcible or violent means

Breakage or collapse of audio or visual communication apparatus

Accidental breakage of fixed glass or fixed sanitary ware

Accidental damage to supply pipes and cables serving the buildings

Falling trees or branches

Leakage of fuel oil from any fixed oil-fired installation including smoke and smudge damage arising from defective vaporisation

Business Interruption

Fire, lightning, explosion

Explosion

Aircraft or other aerial devices or articles dropped therefrom

Riot, civil commotion, strikers, locked-out workers or persons taking part in labour disturbances or malicious persons acting on behalf of or in connection with any political organisation

Riot, civil commotion, strikers, locked out workers or persons taking part in labour disturbances or malicious persons

Earthquake

Storm or Flood

Escape of water from any tank, apparatus or pipe

Impact including own vehicles

Sprinkler Leakage

Accidental breakage of fixed glass or fixed sanitary ware

Specified All Risks

Page 6 to 28

"All Risks" of accidental loss or damage, including theft and whilst in transit.

Theft

Theft involving:

forcible and violent entry to or exit from any building at the premises or any attempt at such theft;

personal violence or threat of personal violence to any employee.

Work in Progress

In the event of damage occurring during the period of insurance the insurer will pay to the insured the value of the property insured at the time of the damage or the cost of repair of the damage or at the insurer's option reinstate or replace the property or any portion of it.

II.2.5) Award criteria

Quality criterion - Name: Quality / Weighting: 45%

Price - Weighting: 55%

II.2.11) Information about options

Options: No

II.2) Description

II.2.1) Title

Houseowner

Lot No

2

II.2.2) Additional CPV code(s)

- 66000000 - Financial and insurance services

II.2.3) Place of performance

NUTS codes

- UKJ4 - Kent

II.2.4) Description of the procurement

Cover

Fire, lightning, thunderbolt, explosion

Riot, civil commotion, strikers, locked out workers or persons taking part in labour

disturbances or malicious persons

Malicious persons

Aircraft or other aerial devices or articles dropped from them

Earthquake, subterranean fire

Storm or flood

Escape of water from any tank, apparatus or pipe

Falling trees or branches

Impact by any road vehicle or animal

Theft (forcible/violent only)

Page 8 to 28

Leakage of oil from any fixed oil-fired heating installation

Breakage or collapse of TV or Radio Signalling apparatus

Accidental breakage of fixed glass and fixed sanitary ware

Accidental damage to fuel oil supply pipes, water gas supply pipes etc.

Subsidence, ground heave or landslip

II.2.5) Award criteria

Quality criterion - Name: Quality / Weighting: 45

Price - Weighting: 55

II.2.11) Information about options

Options: No

II.2) Description

II.2.1) Title

Property Owners

Lot No

3

II.2.2) Additional CPV code(s)

- 66000000 - Financial and insurance services

II.2.3) Place of performance

NUTS codes

- UKJ4 - Kent

II.2.4) Description of the procurement

Cover

Fire, lightning and explosion

Explosion

Aircraft or other aerial devices or articles dropped from them

Riot civil commotion strikers locked-out workers or persons taking part in labour disturbances or malicious persons acting on behalf of or in connection with any political organisation

Storm or flood

Escape of water from any tank apparatus or pipe

Impact by any road vehicle or animal not belonging to or under the control of the insured or any occupier of the premises or their respective employees

Theft or attempted theft (forcible & violent entry to or exit from a building)

II.2.5) Award criteria

Quality criterion - Name: Quality / Weighting: 45

Price - Weighting: 55

II.2.11) Information about options

Options: No

II.2) Description

II.2.1) Title

Terrorism

Lot No

4

II.2.2) Additional CPV code(s)

- 66000000 - Financial and insurance services

II.2.3) Place of performance

NUTS codes

- UKJ4 - Kent

II.2.4) Description of the procurement

Cover

Insurance of property against physical loss or physical damage occurring during the period of the insurance caused by an Act of Terrorism and/or Sabotage.

II.2.5) Award criteria

Quality criterion - Name: Quality / Weighting: 45

Price - Weighting: 55

II.2.11) Information about options

Options: No

II.2) Description

II.2.1) Title

Employer's Liability, Public/Products Liability, Official Indemnity, Libel & Slander, Land Charges, Professional Indemnity, Public Health Act

Lot No

5

II.2.2) Additional CPV code(s)

- 66000000 - Financial and insurance services

II.2.3) Place of performance

NUTS codes

- UKJ4 - Kent

II.2.4) Description of the procurement

Employer's Liability Cover

Page 12 to 28

Indemnity against legal liability to pay compensation for bodily injury, illness or disease (including death) sustained by an employee arising out of and in the course of employment by the insured in connection with the business and caused during the period of insurance.

Including:

a) Claimant's Costs and Expenses;

b) Defence Costs and Expenses - including:

i. costs incurred with the insurer's written consent in defending any claim for damages;

ii. costs incurred with the insurer's written consent for:

representation at any coroner's inquest or fatal injury inquiry;

defending in any court of summary jurisdiction any proceedings in respect of any act or omission;

relating to any event which may be the subject of indemnity.

Public/Products Liability

Cover

Indemnity in respect of all sums which the insured shall become legally liable to pay as damages in respect of:

a) accidental injury to any person other than an employee;

b) accidental damage to property;

c) accidental obstruction, accidental trespass, accidental nuisance, accidental interference with pedestrian, road, rail, air or waterborne traffic, accidental invasion of the right of privacy, accidental interference with any right of air, light water or way, wrongful interference with goods;

d) wrongful arrest or false imprisonment;

occurring during the period of insurance within the territorial limits in the business.

The insurer will also pay costs and expenses. Costs and expenses will be payable in addition to the limit of indemnity other than in respect of any claim made or brought:

Page 13 to 28

a) in the United States of America or Canada or territories under their jurisdiction;

b) under or in consequence of any judgement or order in or under the laws of the United States of America or Canada or territories under their jurisdiction;

where the limit of indemnity will be inclusive of costs and expenses.

Officials Indemnity

Cover

Negligent and Accidental Acts or Omissions

Indemnity in respect of sums which the insured may become legally liable to pay as damages for financial loss directly caused by a negligent and accidental act or omission committed or alleged to have been committed within the territorial limits by an employee or member in the normal execution of their duties for the business for which a claim is first made against the insured and is notified to the insurer during the period of insurance.

In addition the insurer will pay costs and expenses.

Elections

In connection with the conducting of elections the insurer will indemnify the insured and at the insured's request any Returning Officer, Acting Returning Officer or Counting Officer against:

- a) reasonable legal expenses necessarily incurred in connection with the defence of any proceedings brought against the insured or any Returning Officer, Acting Returning Officer or Counting Officer;
- b) the cost of holding another election in the event of the original election being declared invalid.

Libel & Slander

Cover

Indemnity in respect of all sums which the insured may become legally liable to pay as damages for:

- a) libels appearing in any publications normal in the business by:
 - i. any member provided such publications were specifically authorised by the insured
- Page 14 to 28
- ii. any employee
 - b) slanders in oral utterances made by any member or employee arising out of and in the course of:
 - i. the discharge of official duties on behalf of the insured
 - ii. in the case of a member the insured's official business at meetings or of the insured or its committees or subcommittees or any occasion when the member is specifically authorised

to represent the insured

for which a claim is first made against the insured and notified to the insurer during the period of insurance or within 12 months of this part ceasing to operate.

Land Charges

Cover

Indemnity in respect financial loss arising from or in consequence of any act, error, or omission of the insured or any employee in respect of:

a) information provided or made available on questions of fact concerning land or buildings in respect of which the insured are required to maintain and do maintain a register or other records;

b) replies given to questions (other than questions of fact referred to above) added to the approved printed form of enquiry and issued at the same time as the search certificate provided always that such replies are given subject to a disclaimer of liability in a form approved by the insurer

for which a claim is first made against the insured and is notified to the insurer during the period of insurance.

In addition, the insurer will pay costs and expenses.

Professional Indemnity

Cover

Indemnity in respect of all sums which the insured may become legally liable to pay as damages for financial loss arising from breach of professional duty be reason of any negligent act, error or omission committed or alleged to have been committed by an employee in

providing the services within the territorial limits and for which a claim is first made against the insured and is notified to the insurer during the period of insurance.

Page 15 to 28

Including in addition Costs and Expenses.

Public Health Act

Cover

Indemnity in respect of:

a) all sums which the insured becomes legally liable to pay under the terms of any legislation pertaining to public health to any person who complies with a notice to cease such sums constituting:

i. the net loss of income sustained by any such person comprising:

1. the amount of any wage or salary;

2. any other earned income;

ii. damage to property of any such person;

b) compensation paid by the insured under the terms of Section 31(4) of the Public Health (Control of Disease) Act 1984;

provided always that such notice is served and the damage is ordered during the period of insurance.

II.2.5) Award criteria

Quality criterion - Name: Quality / Weighting: 45

Price - Weighting: 55

II.2.11) Information about options

Options: No

II.2) Description

II.2.1) Title

Crime

Lot No

6

II.2.2) Additional CPV code(s)

- 66000000 - Financial and insurance services

II.2.3) Place of performance

NUTS codes

- UKJ4 - Kent

II.2.4) Description of the procurement

Cover

Employee Dishonesty

Loss arising from loss of assets resulting directly from any act of fraud or dishonesty committed on or after the retroactive date by an employee acting alone or in collusion with others which is first discovered during the period of insurance.

Computer Fraud and Funds Transfer Fraud

Loss by theft committed on or after the retroactive date which is first discovered during the period of insurance of:

a) assets due to any fraudulent or dishonest misuse or manipulation by a third party of the computer hardware, software programs or systems operated by the insured

Page 17 to 28

b) insured funds or those for which the insured is responsible at law from an account maintained by the insured at a financial institution following fraudulent electronic, telegraphic, cable, telephone or written instructions to debit such account and to transfer, pay or deliver funds from such account and which instructions purport to have come from the insured but which are fraudulently altered, transmitted or issued by a third party or are a forgery.

Forgery and Counterfeiting

Loss occurring on or after the retroactive date which is first discovered during the period of insurance:

- a) of assets resulting from forgery
- b) arising from the acceptance by the insured in good faith in exchange for money, goods or services of any post office or express money order issued or purporting to have been issued by any post office or express office if such money order is not paid on presentation

Including indemnity in respect of loss arising from counterfeiting.

II.2.5) Award criteria

Quality criterion - Name: Quality / Weighting: 45

Price - Weighting: 55

II.2.11) Information about options

Options: No

II.2) Description

II.2.1) Title

Personal Accident/Business Travel

Lot No

7

II.2.2) Additional CPV code(s)

- 66000000 - Financial and insurance services

II.2.3) Place of performance

NUTS codes

- UKJ4 - Kent

II.2.4) Description of the procurement

Personal Accident Cover

If an insured person sustains accidental bodily injury during the operative time which within two years solely and independently of any other cause results in death, disablement or the incurring of medical expenses, insurers will pay the insured or, in the case of medical expenses, the insured or an insured person the amount appropriate to the benefit shown in the schedule.

Business Travel

Cover

Overseas Medical Expenses, Travel Expenses and Emergency Repatriation Expenses

Personal Property

Money

Electronic Business Equipment

Cancellation, Curtailment, Rearrangement and Replacement Expenses

Page 19 to 28

Kidnap

Political and Natural Disaster Evacuation

Legal Expenses

Personal Liability

II.2.5) Award criteria

Quality criterion - Name: Quality / Weighting: 45

Price - Weighting: 55

II.2.11) Information about options

Options: No

II.2) Description

II.2.1) Title

Computer

Lot No

8

II.2.2) Additional CPV code(s)

- 66000000 - Financial and insurance services

II.2.3) Place of performance

NUTS codes

- UKJ4 - Kent

II.2.4) Description of the procurement

Cover

Material Damage

Accident (excluding breakdown, fire perils and residual breakdown)

Data and Information

Accident

Fire, lightning, explosion or aircraft or other aerial devices dropped from them

Breakdown

Denial of Access

Failure of Electricity Supply

Failure of Telecommunications

Erase

Additional Expenditure

Accident

Fire, lightning, explosion or aircraft or other aerial devices dropped from them

Breakdown

Denial of Access

Failure of Electricity Supply

Page 21 to 28

Failure of Telecommunications

Erase

II.2.5) Award criteria

Quality criterion - Name: Quality / Weighting: 45

Price - Weighting: 55

II.2.11) Information about options

Options: No

II.2) Description

II.2.1) Title

Engineering Inspection/Insurance

Lot No

9

II.2.2) Additional CPV code(s)

- 66000000 - Financial and insurance services

II.2.3) Place of performance

NUTS codes

- UKJ4 - Kent

II.2.4) Description of the procurement

Cover

Inspection service

Provide the Council with an inspection service for plant within normal working hours at the sites shown in the plant schedules.

II.2.5) Award criteria

Quality criterion - Name: Quality / Weighting: 45

Price - Weighting: 55

II.2.11) Information about options

Options: No

II.2) Description

II.2.1) Title

Motor Fleet

Lot No

10

II.2.2) Additional CPV code(s)

- 66000000 - Financial and insurance services

II.2.3) Place of performance

NUTS codes

- UKJ4 - Kent

II.2.4) Description of the procurement

Cover

Comprehensive

Use

Use for social domestic and pleasure and the business of the Council.

Drivers

Any authorised licensed driver.

II.2.5) Award criteria

Quality criterion - Name: Quality / Weighting: 45

Price - Weighting: 55

II.2.11) Information about options

Options: No

II.2) Description

II.2.1) Title

Package

Lot No

11

II.2.2) Additional CPV code(s)

- 66000000 - Financial and insurance services

II.2.3) Place of performance

NUTS codes

- UKJ4 - Kent

II.2.4) Description of the procurement

This Lot comprises the following lots only:

1 Material Damage

Business Interruption

Specified All Risks

Theft

Works in Progress

2 Houseowner

Page 25 to 28

3 Property Owners

5 Employer's Liability

Public/Products Liability

Officials Indemnity

Libel & Slander

Land Charges

Professional Indemnity

Public Health Act

6 Crime

10 Motor Fleet

II.2.5) Award criteria

Quality criterion - Name: Quality / Weighting: 45

Price - Weighting: 55

II.2.11) Information about options

Options: No

Section IV. Procedure

IV.1) Description

IV.1.1) Type of procedure

Open procedure

IV.1.8) Information about the Government Procurement Agreement (GPA)

The procurement is covered by the Government Procurement Agreement: Yes

IV.2) Administrative information

IV.2.1) Previous publication concerning this procedure

Notice number: [2022/S 000-034159](#)

Section V. Award of contract

Title

Main Programme Insurance

A contract/lot is awarded: Yes

V.2) Award of contract

V.2.1) Date of conclusion of the contract

1 April 2023

V.2.2) Information about tenders

Number of tenders received: 7

The contract has been awarded to a group of economic operators: No

V.2.3) Name and address of the contractor

Zurich Insurance Company Ltd

Hampshire

Country

United Kingdom

NUTS code

- UKJ3 - Hampshire and Isle of Wight

Companies House

BR000105

The contractor is an SME

No

V.2.4) Information on value of contract/lot (excluding VAT)

Initial estimated total value of the contract/lot: £1,100,000

Total value of the contract/lot: £738,886.09

Section VI. Complementary information

VI.4) Procedures for review

VI.4.1) Review body

Public Procurement Review Service

Cabinet Office

London

Email

publicprocurementreview@cabinetoffice.gov.uk

Telephone

+44 3450103503

Country

United Kingdom

Internet address

<https://www.gov.uk/government/publications/public-procurement-review-service-scope-and-remit>